

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

TRACI ST. CLAIRE,

Plaintiff,

V.

**DITECH FINANCIAL LLC,
f/k/a GREEN TREE
SERVICING, LLC**

Defendant.

CIVIL ACTION NUMBER:

JURY TRIAL DEMANDED

Exhibit E



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: 1-800-643-0202
Fax: 1-877-612-2422
Ditech.com

March 30, 2016

TRACI M. ST CLAIRE
8390 EMERALD POINTE LN
GAINESVILLE GA 30506-6750

Re: Ditech Financial LLC ("Ditech")
Account Number: 689131779

Dear Valued Customer:

In accordance with the U.S. Treasury's Making Home Affordable (MHA) Home Affordable Modification Program (HAMP), Ditech will apply a \$5,000.00 principal reduction payment as part of the year six pay for performance incentive under HAMP on 01/01/2016 (or on the date Ditech receives the incentive from the U.S. Treasury). No further action is required to receive the principal reduction incentive. In addition to the principal reduction incentive, Ditech is offering you a onetime offer to re-amortize or "recast" your unpaid principal balance (excluding deferred principal) over the remaining term of the loan at no cost to you. Your new estimated principal and interest, payment amount, (excluding the sums required to be deposited for the payment of insurance, taxes, etc.) under the recast option would be \$732.03 due on 05/01/2016. This is an estimated principal and interest payment amount and your actual payment may be different. If you wish to be considered for the recast option, please sign and return this offer letter by 05/04/2016 to start the process.

IMPORTANT: Your account must be current at the time of your request, and must not have lost good standing under HAMP (no more than 90 days past due at any time since your HAMP modification was applied) to qualify for this offer.

Ditech has provided a comparison below of the total interest paid over the life of the loan to help you with your decision.

| Total Interest Paid WITHOUT Recast* | Total Interest Paid WITH Recast* |
|-------------------------------------|----------------------------------|
| \$56,215.30 | \$71,831.34 |

Estimated Unpaid Principal Balance at 6th year anniversary is \$114,837.67

| Term (months) | P&I Payment without recast | P&I Payment with recast |
|---------------|----------------------------|-------------------------|
| 255 | \$ 833.79 | \$ 732.03 |
| | 0.00 | 0.00 |
| | 0.00 | 0.00 |
| | 0.00 | 0.00 |
| | 0.00 | 0.00 |

*Estimated Values

If you have any additional questions, please call us toll-free at 1-800-643-0202, Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST.

Customer Signature

Co- Customer Signature

Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error, or Request for Information: PO Box 6176 Rapid City SD 57709-6176.